

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOSE L HERNANDEZ
AMANDA M HERNANDEZ
Debtor(s)

Case No. 10-00586

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/08/2010.
- 2) The plan was confirmed on 03/17/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/24/2013.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,210.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$35,110.00
Less amount refunded to debtor \$13.29

NET RECEIPTS: \$35,096.71

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,973.50
Court Costs \$0.00
Trustee Expenses & Compensation \$1,855.23
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,828.73

Attorney fees paid and disclosed by debtor: \$1,526.50

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
ASPIRE VISA	Unsecured	0.00	NA	NA	0.00	0.00
BRIGHT HOUSE NETWORKS	Unsecured	185.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	3,682.00	3,812.35	3,812.35	1,487.59	0.00
CAPITAL ONE BANK USA	Unsecured	2,415.00	2,544.54	2,544.54	992.87	0.00
CAPITAL ONE BANK USA	Unsecured	1,735.00	1,828.45	1,828.45	713.47	0.00
CARSON PIRIE SCOTT	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	2,070.00	NA	NA	0.00	0.00
CHRYSLER FINANCIAL SVC AMERIC	Unsecured	10,761.00	NA	NA	0.00	0.00
CHRYSLER FINANCIAL SVC AMERIC	Secured	11,745.00	13,475.00	13,475.00	13,475.00	754.71
CITIBANK USA	Unsecured	834.00	NA	NA	0.00	0.00
COLUMBIA HOUSE	Unsecured	490.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	3,827.00	3,827.28	3,827.28	1,493.43	0.00
DEUTSCHE BANK NATIONAL	Secured	NA	2,002.07	2,002.07	2,002.07	0.00
DEUTSCHE BANK NATIONAL	Secured	NA	125.00	125.00	125.00	0.00
DEUTSCHE BANK NATIONAL	Secured	144,000.00	215,182.23	NA	0.00	0.00
DEUTSCHE BANK NATIONAL	Unsecured	71,589.13	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Unsecured	1,587.00	NA	NA	0.00	0.00
GEMB/JC PENNY	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/WALMART	Unsecured	476.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	1,116.00	NA	NA	0.00	0.00
HSBC MORTGAGE SVCS INC	Secured	NA	673.45	673.45	673.45	0.00
HSBC MORTGAGE SVCS INC	Secured	67,182.13	67,095.80	67,769.25	0.00	0.00
HSBC MORTGAGE SVCS INC	Unsecured	67,182.13	NA	NA	0.00	0.00
LENSCRAFTERS/GEMB	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	1,485.00	1,606.39	1,606.39	626.82	0.00
LVNV FUNDING	Unsecured	733.00	766.35	766.35	299.03	0.00
MARIN	Unsecured	1,588.00	NA	NA	0.00	0.00
MARIN	Unsecured	748.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	2,247.00	2,247.58	2,247.58	877.01	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	778.00	778.75	778.75	303.88	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	5,691.00	5,691.27	5,691.27	2,220.76	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,814.00	2,814.83	2,814.83	1,098.35	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	708.00	708.79	708.79	276.60	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	760.00	760.35	760.35	296.71	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	689.00	689.73	689.73	269.13	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,024.00	1,024.25	1,024.25	399.65	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	927.00	927.42	927.42	361.90	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,973.00	2,973.71	2,973.71	1,160.36	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,215.00	1,215.57	1,215.57	474.32	0.00
SPRINT NEXTEL	Unsecured	NA	655.58	655.58	255.81	0.00
ULTRAMAR DIAMOND SHAMROCK	Unsecured	0.00	510.81	510.81	186.68	0.00
Vanda LLC	Unsecured	1,136.00	1,136.33	1,136.33	443.38	0.00
WFNNB/ LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$67,769.25	\$0.00	\$0.00
Mortgage Arrearage	\$2,675.52	\$2,675.52	\$0.00
Debt Secured by Vehicle	\$13,475.00	\$13,475.00	\$754.71
All Other Secured	\$125.00	\$125.00	\$0.00
TOTAL SECURED:	\$84,044.77	\$16,275.52	\$754.71
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$36,520.33	\$14,237.75	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,828.73</u>	
Disbursements to Creditors	<u>\$31,267.98</u>	
TOTAL DISBURSEMENTS :		<u>\$35,096.71</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/30/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.